



United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises

I, the debtor, affirm that I have read this notice.

Date

/s/ Elaine D. Badr
Signature of Debtor

Case Number

UNITED STATES BANKRUPTCY COURT WESTERN		DISTRICT OF NEW YORK	Voluntary Petition															
Name of Debtor (If individual, enter Last, First, Middle): BADR, ELAINE D.	Name of Joint Debtor (Spouse) (Last, First, Middle):																	
All Other Names used by debtor in the last 6 years (include married, maiden and trade names):	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):																	
Last four digits of Soc. Sec.No/Complete EIN or other Tax I.D. No. (If more than one, state all): 5911	Last four digits of Soc. Sec.No/Complete EIN or other Tax I.D. No. (If more than one, state all):																	
Street Address of Debtor (No. and street, city, state, zip): 4013 Rockwell Avenue Apartment 2 Horseheads, NY 14845	Street Address of Joint Debtor (No. and Street, City, State, Zip Code):																	
County of Residence or of the Principal Place of Business: Chemung	County of Residence or of the Principal Place of Business:																	
Mailing Address of Debtor (If different from street address)	Mailing Address of Joint Debtor (If different from street address):																	
Location of Principal Assets of Business Debtor (If different from addresses listed above)																		
Information Regarding the Debtor (Check the Applicable Boxes)																		
Venue: (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.																		
Type of Debtor (Check all applicable box) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304-Case ancillary to foreign proceeding																
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No.3.																
Chapter 11, Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																		
Statistical/Administrative Information (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>				1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49	50-99		100-199	200-999	1000-over												
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Assets (Check one box) <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>				\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Debts (Check one box) <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											



Official Form B1 P2, 12-03

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): BADR, ELAINE D.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: N/A		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: N/A		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Elaine D. Badr Signature of Debtor X Signature of Joint Debtor Telephone Number (if not represented by attorney) Date: 06/03/05		EXHIBIT C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Attorney X /s/ Frederick M. Cerio Signature of Attorney for Debtor(s) Frederick M. Cerio Printed Name of Attorney for Debtor(s) Law Office of Frederick M. Cerio Firm Name 150 Lake Street, East Wing, 2nd Floor Address Elmira, NY 14901 607-732-0719 Telephone Number Date: 06/03/05		Signature(s) of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Print or Type Name of Authorized Individual Title of Authorized Individual by Debtor to File this Petition Date:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. 110(c)) Address Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person. X Signature of Bankruptcy Petition Preparer Date: A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. § 110; 18 U.S.C. §156.	
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X /s/ Frederick M. Cerio 06/03/05 Signature of Attorney for Debtor(s) Date			

**UNITED STATES BANKRUPTCY COURT WESTERN****DISTRICT OF NEW YORK****In re:** BADR, ELAINE D.**Debtor(s) Case No.**

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	x	1	60000.00		
B - Personal Property	x	6	9819.68		
C - Property Claimed as Exempt	x	1			
D - Creditors Holding Secured Claims	x	1		49297.25	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	5		80186.75	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	2			
I - Current Income of Individual Debtor(s)	x	1			1887.61
J - Current Expenditures of Individual Debtor(s)	x	1			1961.00
Total Number of Sheets of All Schedules		20			
Total Assets			69819.68		
Total Liabilities				129484.00	



In re:BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House and lot located at 276 West Tenth Street, Elmira Heights, NY; market value based upon assessment	Joint owner by warranty deed dated August 1994	J	60,000.00	49,297.25
Total ->			\$60,000.00	(Report also on Summary of Schedules)



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		Cash located at 4013 Rockwell Avenue, Apartment 2, Horseheads, NY	J	20.00
02 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account, CCSD Federal Credit Union, 218 Prescott Avenue, Elmira Heights, NY		25.96
03 Security Deposits with public utilities, telephone companies, landlords and others.		Security deposit on apartment held by Harvey Albert, P.O. Box 6328, Syracuse, NY		725.00
04 Household goods and furnishings including audio, video, and computer equipment.		Living room suite, \$100; cocktail/end tables, \$50; bedroom furniture, \$100; television, \$100; radio, \$5; located at 4013 Rockwell Avenue, Apartment 2, Horseheads, NY		355.00
		VCR, \$50; video game player, \$100 located at 4013 Rockwell Avenue, Apartment 2, Horseheads, NY		150.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				1,275.96

Continuation sheets attached



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
05 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Videos, compact discs, video games, magazines, books located at 4013 Rockwell Avenue, Apartment 2, Horseheads, NY		200.00
06 Wearing apparel.		Clothing, \$200; wedding ring, \$150; watch, \$50; located at 4015 Rockwell Avenue, Apartment 2, Horseheads, NY		500.00
07 Furs and jewelry.		Miscellaneous costume jewelry located at 4013 Rockwell Avenue, Apartment 2, Horseheads, NY		75.00
08 Firearms and sports, photographic and other hobby equipment.	x			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10 Annuities. Itemize and name each issuer.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				2,050.96

Continuation sheets attached



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		NYS Employees Retirement System, vested balance		7,213.72
12 Stock and interest in incorporated and unincorporated businesses. Itemize.	x			
13 Interest in partnerships or joint ventures. Itemize.	x			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15 Accounts receivable.	x			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				9,264.68

Continuation sheets attached



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	x			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	x			
21 Patents, copyrights, and other general intellectual property. Give particulars.	x			
22 Licenses, franchises, and other general intangible. Give particulars.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				9,264.68

Continuation sheets attached



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23 Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Chevrolet Caprice automobile located at Gary's Towing, 315 E. Washington Ave., Elmira, NY; jointly owned with Alexander M. Badr; totaled in accident on 5/17/05	J	50.00
		1994 Ford Ranger located at 4013 Rockwell Avenue, Horseheads, NY		500.00
24 Boats, motors, and accessories.	x			
25 Aircraft and accessories.	x			
26 Office equipment, furnishings, and supplies.	x			
27 Machinery, fixtures, equipment, and supplies used in business.	x			
28 Inventory.	x			
29 Animals.		11-year-old female calico cat located at 4013 Rockwell Avenue, Horseheads, NY		5.00
30 Crops-growing or harvested. Give particulars.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				9,819.68

Continuation sheets attached



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31 Farming equipment and implements.	x			
32 Farm supplies, chemicals and feed.	x			
33 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				9,819.68

Continuation sheets attached



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under (Check one box).**☐ 11 U.S.C. § 522(b)(1): Exceptions provided in U.S.C. § 522(d). Note: These exceptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exceptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash located at 4013 Rockwell Avenue, Apartment 2, Horseheads, NY	Debtor & Creditor Law Section 283	20.00	20.00
1994 Ford Ranger located at 4013 Rockwell Avenue, Horseheads, NY	Debtor & Creditor Law Section 282	500.00	500.00
Savings account, CCSD Federal Credit Union, 218 Prescott Avenue, Elmira Heights, NY	Debtor & Creditor Law Section 283	25.96	25.96
Security deposit on apartment held by Harvey Albert, P.O. Box 6328, Syracuse, NY	CPLR Section 5205(g)	725.00	725.00
Living room suite, \$100; cocktail/end tables, \$50; bedroom furniture, \$100; television, \$100; radio, \$5; located at 4013 Rockwell Avenue, Apartment 2, Horseheads, NY	CPLR Section 5205(a)(1)	355.00	355.00
Clothing, \$200; wedding ring, \$150; watch, \$50; located at 4015 Rockwell Avenue, Apartment 2, Horseheads, NY	CPRL Section 5205(a)(1)	500.00	500.00
NYS Employees Retirement System, vested balance	CPLR Section 5205(c)	7,213.72	7,213.72



Form B6 D W (12/03)

In re: BADR, ELAINE D.

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 0661601 HSBC Mortgage Corporation 2929 Walden Avenue Depew, NY 14043	X	[VALUE \$ 60,000.00 August 1994 mortgage loan, refinanced January 2002, \$57,200, secured by 276 W. 10th Street, Elmira Heights, NY	49,297.25		
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

Subtotal ->
(Total of this page)

49,297.25

Total ->

49,297.25

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



In re: BADR, ELAINE D.

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of \$4925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals**
Claims of individuals up to a maximum of \$2225 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See Instructions)	COD E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *

Subtotal ->
(Total of this page)

Total ->

☒ Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D. (Report total also on Summary of Schedules)

Debtor BADR, ELAINE D.
In re:

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B T O R	H U S B A N D O R W I F E	C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
7302827161730326 Allied Interstate 3000 Corporate Echange Dr Suite 600 Columbus, OH 43231				Collection agency for ExxonMobil				
371287718361003 American Express P.O. Box 7863 Fort Lauderdale, FL 3332				2001-08/04 miscellaneous credit card purchases of food, clothing, household items, auto repairs, cash advances; interest				2,263.55
Badr, Alexander M. 276 West 10th Street Elmira Heights, NY 14903				Estranged husband; co-signer or primary user on various debts; address unknown in Egypt				
9935 Bank One P.O. Box 15299 Wilmington, DE 19850				1999-10/04 miscellaneous credit card purchases of food, clothing, household items and auto repairs, plus accrued interest				5,531.34
5221 Bank of America P.O. Box 15480 Wilmington, DE 19850				1999-2004 miscellaneous Mastercard credit card purchases and cash advances				17,517.20
9634 Bank of America, N.A. P.O. Box 1390 Norfolk, VA 23501				1999-09/04 miscellaneous credit card purchases of food, clothing, household items and balance transfers				1,319.44
Subtotal								\$ 26,631.53
Total								\$ 26,631.53

 X continuation sheets attached.

Debtor BADR, ELAINE D.
In re:

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	COD EBTOR	H U S B A N D , W I F E C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
5768 Chase Platinum P.O. Box 15129 Wilmington, DE 19850		[2002-10/04 miscellaneous credit card charges for food, clothing, auto repairs				1,685.00
50165323192 Citibank (South Dakota) N P.O. Box 6500 Sioux Falls, SD 57117			2001 credit card charges; plus accrued interest				398.66
1012073423 Citizen's Bank 1 Citizen's Drive Riverside, RI 02915			03/03 auto loan secured for \$27,063.76 secured by 2003 Saturn L300 repossessed 5/11/05				18,783.59
4965688 Client Services, Inc. 3451 Harry Truman Blvd. St. Charles, MO 63301			Collection agency for Bank of America				
Discover Card P.O. Box 15316 Wilmington, DE 19850			1999-date unknown; authorized user of husband's credit card				3,576.00
2972 Discover Platinum Card P.O. Box 15316 Wilmington, DE 19850			2001-11/04 miscellaneous credit card purchases of food clothing, household items and auto repairs				5,520.46
Subtotal							\$ 29,963.71
Total							\$ 56,595.24

 X continuation sheets attached.

Debtor BADR, ELAINE D.
In re:

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B O R	H U S B A N D W I F E C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
8271617303 ExxonMobil P.O. Box 4598 Carol Stream, IL 60197			2002(?) husband's credit card purchases of gasoline				113.04
44171286 First USA Bank P.O. Box 8650 Wilmington, DE 19899-865			8/99-05/04 miscellaneous credit card purchases of food, clothing, auto repairs; plus accrued interest				2,902.00
5447195157015221 Frederick M. Hanna & Associates, P.C. 1655 Enterprise Way Marietta, GA 30067			Collection agency for Bank of America, N.A.				
CG8891291451019 GECS P.O. Box 103104 Roswell, GA 30076			Collection agency for J.C. Penney				
2732 HSBC Select Credit HSBC Bank USA, N.A. P.O. Box 80026 Salinas, CA 93912		[Authorized user for husband's credit card; date incurred and dates of usage unknown				2,617.00
8328 Household Credit Services P.O. Box 80027 Salinas, CA 93912			2001-09/04 AFSCME Platinum Mastercard purchases of flood, clothing, household items, balance transfers and cash advances				4,919.18
Subtotal							\$ 10,551.22
Total							\$ 67,146.46

X continuation sheets attached.

Debtor BADR, ELAINE D.
In re:

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	C O D E B O R	H U S B A N D W I F E C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
F021357685145D7 I.C. System, Inc. 444 Highway 96 East P.O. Box 64887 St. Paul, MN 55164			Collection agency for Providian				
752125963/185415 Kaufmann's P.O. Box 8091 Lorain, OH 44055			2000-11/04 credit card purchases of clothing				1,143.00
002677085 LTD Financial Services, L 7322 Southwest Freeway Suite 1600 Houston, TX 77074			Collection agency for Citibank (South Dakota) N.A.				
12914510191 MCCBG-JC penney P.O. Box 272170 Tampa, FL 33688			1994-08/04 miscelleaneous credit card purchases of clothing, plus accrued interest and late charges				2,314.48
CG9A30054851753 MRS Associates, Inc. 3 Executive Campus Suite 400 Cherry Hill, NJ 08002			Collection agency for Old Navy				
X34728 NCO Financial Systems, In 507 Prudential Road Horsham, PA 19044			Collection agency for American Express and Old Navy				
Subtotal							\$ 3,457.48
Total							\$ 70,603.94

X continuation sheets attached.

Debtor BADR, ELAINE D.
In re:

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	COD EBTOR	H U S B A N D , O R W I F E	C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
9374 Old Navy GE Money Bank P.O. Box 103104 Atlanta, GA 30376				11/03-10/04 credit card purchases of clothing				922.73
7573 Providian P.O. Box 9016 Pleasanton, CA 94566				2003-10/04 miscellaneous credit card purchases of food and clothing, balance transfers				6,240.99
Risk Management Alternatives, Inc. 11214 Renner Road Lenexa, KS 66219				Collection agency for MCCBG/Old Navy				
7714230054851753 Sam's Club P.O. Box 981064 El Paso, TX 79998				1998-09/04 miscellaneous credit card purchases of food, clothing and household items				1,953.43
50165323192 Sunoco Processing Center P.O. Box 689153 Des Moines, IA 50368				1998-12/04 credit card purchase of gasoline; plus accrued interest and late charges				398.66
54911300 Universal/Citi P.O. Box 6500 Sioux Falls, SD 57117				1999-date unknown; authorized user of husband's credit card				67.00
Subtotal								\$ 9,582.81
Total								\$ 80,186.75

_____ continuation sheets attached.



Form B6 G W (11-95)

In re: BADR , ELAINE D .

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



In BADR, ELAINE D.
re:

Debtor(s) Case No.

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Alexander M. Badr 276 West Tenth Street Elmira Heights, NY 14903	5768 Chase Platinum P.O. Box 15129 Wilmington, DE 19850
Alexander M. Badr 276 West Tenth Street Elmira Heights, NY 14903	1012073423 Citizen's Bank 1 Citizen's Drive Riverside, RI 02915
Alexander Badr 276 West 10th Street Elmira, NY 14903	8271617303 ExxonMobil P.O. Box 4598 Carol Stream, IL 60197
Alexander M. Badr 276 West Tenth Street Elmira Heights, NY 14903	0661601 HSBC Mortgage Corporation 2929 Walden Avenue Depew, NY 14043
Alexander M. Badr 276 West 10th Street Elmira Heights, NY 14903	2732 HSBC Select Credit HSBC Bank USA, N.A. P.O. Box 80026 Salinas, CA 93912



In BADR, ELAINE D.
re:

Debtor(s) Case No.

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Alexander M. Badr 276 West 10th Street Elmira Heights, NY 14903	54911300 Universal/Citi P.O. Box 6500 Sioux Falls, SD 57117



In BADR, ELAINE D.
re:

Debtor(s) Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Marital Status Separated	RELATIONSHIP Jeremy M. Badr, Son	AGE 16
Employment	DEBTOR	SPOUSE
Occupation	Developmental Assistant I	Left for Egypt, no support
Name of Employer	Finger Lakes DDSO	
How long employed	10 years	
Address of Employer 620 Westfall Road Rochester, NY		

Income: (Estimate of average monthly income) _____

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$	2929.87	\$	
Estimate monthly overtime				
SUBTOTAL	\$	2929.87	\$	0.00
LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social security		664.95		
b. Insurance		168.22		
c. Union dues		37.09		
d. Other (Specify)				
Retirement loan		172.00		
SUBTOTAL OF PAYROLL DEDUCTIONS	\$	1042.26	\$	0.00
TOTAL NET MONTHLY TAKE HOME PAY		1887.61	\$	0.00

Regular income from operation of business or profession or farm

(attach detailed statement) _____

Income from real property _____

Interest and dividends _____

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. _____

Social security or other government assistance (Specify) _____

Pension or retirement income _____

Other monthly income (Specify) _____

TOTAL MONTHLY INCOME	\$	1887.61	\$	0.00
TOTAL COMBINED MONTHLY INCOME	\$	1887.61	(Report also on Summary of Schedules)	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



Form B6 J W (11-95)

In BADR, ELAINE D.
re:

Debtor(s) Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 625.00
 Are real estate taxes included? ☐ Yes ☒ No Is property insurance included? ☐ ☒
 Utilities Electricity and Heating Fuel 75.00
 Water and Sewer _____
 Telephone 150.00
 Other Cable t.v. 55.00

Home maintenance (repairs and upkeep) 5.00
 Food 344.00
 Clothing 50.00
 Laundry and dry cleaning 86.00
 Medical and dental expenses 175.00
 Transportation (not including car payments) 200.00
 Recreation, clubs and entertainment, newspapers, magazines, etc. 86.00

Charitable contributions _____
 Insurance (not deducted from wages or included in home mortgage payments)
 Homeowner's or renter's _____
 Life _____
 Health _____
 Auto 60.00
 Other _____

Taxes (not deducted from wages or included in home mortgage payments)
 (Specify) _____

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)
 Auto _____ \$ _____
 Other _____

Alimony, maintenance, and support paid to others _____
 Payments for support of additional dependents not living at your home _____
 Regular expenses from operation of business, profession, or farm (attach detailed statement) _____
 Other Haircuts 40.00
 School supplies/activities 10.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 1961.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income _____
 B. Total projected monthly expenses _____
 C. Excess income (A minus B) \$ 0.00
 D. Total amount to be paid into plan each _____ \$ _____
 (Interval)



Form B6 Cont. W (12-03)

In re: BADR, ELAINE D.

Debtor(s) Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date 06/03/05

Signature/s/ Elaine D. Badr

BADR, ELAINE D.

Debtor

Date

Signature

(Joint Debtor, if any)

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

(Required by 11U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date

Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**STATEMENT OF FINANCIAL AFFAIRS****UNITED STATES BANKRUPTCY COURT****WESTERN DISTRICT OF NEW YORK**

In re: BADR, ELAINE D.

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
13574.55	Year-to-date gross wages
32764.00	2004 gross wages
29982.27	2003 gross wages

NONE
☒ I

02 INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ I

03A PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ I

03B PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ I

04A SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
☒ I

04B SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

05 REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,FORECLOSURE SALE, TRANSFER OR RETURN	NAME AND ADDRESS OF CREDITOR OR SELLER	DESCRIPTION AND VALUE OF PROPERTY
05/11/2005	Citizen's Bank 1 Citizen's Drive Riverside, RI 02915	2003 Saturn automobile, valued at \$12,000

NONE
|X|

06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

07 GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

08 LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
| |

09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Frederick M. Cerio, Esq. 150 Lake Street Elmira, NY 14901	01/14/05	\$829

NONE
|X|

10 OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
| |

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Visions Federal Credit Union 24 McKinley Avenue Endicott, NY 13760	Savings shares, \$29	4/28/05

NONE
X

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

13 SETOFFS

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE
X

15 PRIOR ADDRESS OF DEBTOR

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
276 West 10th Street Elmira Heights, NY 14903	Elaine D. Badr	08/94-08/2004

NONE
X

16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides with the debtor in the community property state.

NONE
☒ X

17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE
☒ X

17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE
☒ X

17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

☒ X

18A NATURE, LOCATION, AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NONE
X

18B NATURE, LOCATION, AND NAME OF BUSINESS

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.



Unsworn Declaration SFA
W (12/03)

In re: BADR, ELAINE D.

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 06/03/05

Signature /s/ Elaine D. Badr
BADR, ELAINE D. Debtor

Date

Signature _____
(Joint Debtor, if any)
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY
Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



Form B8 (Official Form8) (12/03)

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT WESTERN

DISTRICT OF NEW YORK

In BADR, ELAINE D.
re:Debtor(s) Case No.
Chapter 7

(if known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.***Description of property****Creditor's name**

276 West 10th Street, Elmira Height HSBC Mortgage Corporation

*b. Property to Be Retained.**[Check any applicable statement.]*

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)

Date 06/03/05

/s/ Elaine D. Badr

Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c))

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.



3085W Stnt of Comp.:
Rule 2016(b) (12-95)

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

In BADR, ELAINE D.
re:

Debtor(s) Case No. (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 620.00
 - (b) prior to filing this statement, debtor(s) have paid \$
 - (c) the unpaid balance due and payable is \$ 620.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
N/A
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
N/A
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
N/A
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
N/A

Dated: 06/03/05

/s/ Frederick M. Cerio
Respectfully submitted, Frederick M. Cerio Attorney for Petitioner

Attorney's name and address

Law Office of Frederick Cerio, 150 Lake St., Elmira, NY 14901

Allied Interstate
3000 Corporate Exchange Dr.
Suite 600
Columbus, OH 43231

American Express
P.O. Box 7863
Fort Lauderdale, FL 33329

Badr, Alexander M.
276 West 10th Street
Elmira Heights, NY 14903

Bank One
P.O. Box 15299
Wilmington, DE 19850

Bank of America
P.O. Box 15480
Wilmington, DE 19850

Bank of America, N.A.
P.O. Box 1390
Norfolk, VA 23501

Chase Platinum
P.O. Box 15129
Wilmington, DE 19850

Citibank (South Dakota) N.A.
P.O. Box 6500
Sioux Falls, SD 57117

Citizen's Bank
1 Citizen's Drive
Riverside, RI 02915

Client Services, Inc.
3451 Harry Truman Blvd.
St. Charles, MO 63301

Discover Platinum Card
P.O. Box 15316
Wilmington, DE 19850

ExxonMobil
P.O. Box 4598
Carol Stream, IL 60197

First USA Bank
P.O. Box 8650
Wilmington, DE 19899-8650

Frederick M. Hanna
& Associates, P.C.
1655 Enterprise Way
Marietta, GA 30067

GECS
P.O. Box 103104
Roswell, GA 30076

HSBC Mortgage Corporation
2929 Walden Avenue
Depew, NY 14043

HSBC Select Credit
HSBC Bank USA, N.A.
P.O. Box 80026
Salinas, CA 93912

Household Credit Services
P.O. Box 80027
Salinas, CA 93912

I.C. System, Inc.
444 Highway 96 East
P.O. Box 64887
St. Paul, MN 55164

Kaufmann's
P.O. Box 8091
Lorain, OH 44055

LTD Financial Services, L.P.
7322 Southwest Freeway
Suite 1600
Houston, TX 77074

MCCBG-JC penney
P.O. Box 272170
Tampa, FL 33688

MRS Associates, Inc.
3 Executive Campus
Suite 400
Cherry Hill, NJ 08002

NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Old Navy
GE Money Bank
P.O. Box 103104
Atlanta, GA 30376

Providian
P.O. Box 9016
Pleasanton, CA 94566

Risk Management
Alternatives, Inc.
11214 Renner Road
Lenexa, KS 66219

Sam's Club
P.O. Box 981064
El Paso, TX 79998

Sunoco
Processing Center
P.O. Box 689153
Des Moines, IA 50368

Universal/Citi
P.O. Box 6500
Sioux Falls, SD 57117